

TWO BUSINESS FAILURES.

The Marine Bank of New York, Closes Its Doors.

Real Estate Speculation the Cause of Its Embarrassment.

Gen. Grant's Firm Also Suspends With a Shortage of Half a Million or More.

Much Sympathy Felt for the Ex-President's Misfortune.

New York, May 6.—At a few minutes after 10 o'clock a gentleman made a deposit at the Marine bank, No. 78 Wall street, and as he went out he was followed to the door by the bank porter, who began rolling down the iron shutters before the unhappy depositor had got to the bottom step. The depositor ran back to find that the receiving teller had shut his window and had gone out of business for an indefinite period. The saying teller was still more conspicuous by his absence, and the depositor had the consolation of standing on the steps of the bank for the next hour, and telling his experience to a crowd of excited depositors, who gathered at the corner of Wall street and Pearl, within an incredibly short time after the failure of the bank had been announced. Two policemen were sent for who stood guard on the steps of the bank buildings. To a few of the largest depositors the iron doors were opened about one inch, and a few words of indefinite encouragement were spoken by these within.

One depositor, who was disposed to make the best of it, said that Wall street generally objected to the Marine bank because of its family character. James D. Fish, the president, and a John D. Fish, a nephew, the cashier, and a half dozen other relatives of the president are the associates of the bank. The immediate cause of the failure was the bank's inability to meet its debt of about \$500,000 at the clearing house this morning, but the causes lying behind this are presumed to be the real estate speculation of the president, Mr. James D. Fish, during the last year or two. Within that time he bought Booth's theater, on the corner of Twenty-third street and Sixth avenue, the Casino, on the corner of Thirty-third and Broadway, and has also recently bought the large apartment building, the "Mytic," on West Thirty-third street. The reconstruction of Booth's theater and the building of the "Mytic" have taken a great deal of ready money, which he is presumed to have borrowed from the bank. Mr. Fish is second vice president of the St. Louis and San Francisco railroad, and the Marine bank is the registration office of that stock. It is not presumed this connection has had anything to do with the bank's embarrassment, though it is understood that some connection with either the St. Louis or Western or the West Shore bond manipulations may have had some influence though probably only secondary, to the real estate operations of the president.

The failure was not expected. On Friday last, it is said, Mr. Fish transferred the building next to the bank, No. 78 Wall street, to the bank for \$100,000. This became generally known, and the effect of the failure was virtually anticipated. The capital of the bank is \$400,000, and its statement of Sept. 22, 1883, showed a surplus of \$130,000, and undivided profits of \$23,345. Director Gates says there has been no defalcation or dishonesty in the management of the bank.

Among the banks opinions vary greatly as to the probable influence of the Marine bank's suspension upon the situation; but the majority are inclined to the belief that it will not do much damage.

The bank examiner is in charge of the suspended bank, and it is probable that the Washington authorities will appoint a receiver. The bank settled up its debt of balance of \$355,000 at the clearing house by the payment of some cash and the deposit of commercial paper and securities of various kinds for the balance.

The Marine bank was a designated depository for the city of New York. Yesterday the city drew drafts on the bank for \$300,000, which was part of the \$300,000 clearing house this morning, and the effect of the failure, it is reported that a stock firm overdraw their account at the bank yesterday to the extent of about \$300,000.

Controlling Grant visited the bank this afternoon and remained a short time. When he left he said that the city had a deposit in the bank of \$1,000,000.

Being asked if he thought this sum was safe, he said that he believed it to be so, and added that it seemed to him a mistake to close the bank, as the fact that it went through the clearing house all right proved that it could continue its transactions to-day and this evening it could have obtained assistance to tide over.

Jay Gould said that he did not believe that any serious troubles would grow out of the bank's present difficulty, and that such facts as had come to him led him to believe that the bank would be able to get on. Gen. Grant arrived at the office of Grant & Ward shortly after noon, and remained there until after 2 o'clock, when he hobbled out on his crutches, calmly smoking a cigar. He then entered a carriage and was driven home. He said he was unable to do anything to-day.

The executive committee of the clearing house held a meeting at the clearing house, and remained for several hours in session. At the close of the meeting it was announced that it had been decided to drop the Marine bank from the clearing house.

It was decided also to call a special meeting of the whole association to-morrow to further consider the question of the clearing house. The directors of the bank remained in session at the bank building all afternoon with closed doors. President Fish, it is understood, was not present. The members of the board claimed that the bank is in a perfectly solvent condition; that the rumors of suspension amount to no more than a temporary embarrassment, and the business would be resumed in a few days.

Charles F. Elwell, the vice president of the bank, said: "The bank is solvent and there is no reason why it should not go on. The trouble was all brought about by the dealings of the bank with the firm of Grant & Ward. On Monday the cashier of the bank was authorized to certify checks of Grant & Ward to the amount of \$750,000, it being understood that the firm would deposit sufficient security this morning to cover the indebtedness. They failed to make the deposit this morning, and in consequence, when the checks were presented at the clearing house, there was nothing to meet them with in the bank."

The surplus of the bank over and above its real estate is \$250,000 and there are no other outstanding liabilities. Mr. Fish must have lost his head completely. He is a man who has been very successful in real estate operations, and is reported to have made about \$600,000 in this way. He is worth at least \$1,500,000. When I saw him yesterday he was apparently in the best health and spirits, and there was never the slightest suspicion that anything was wrong in the bank."

Capt. Ambrose Snow, another director, confirmed the statement made by Mr. Elwell in regard to the financial condition of the bank, and said he was unable to apprehend President Fish's motive in closing the bank. The balance against the bank in the clearing house was not unusual, and it is frequently happened that it was larger

THE CURSE OF COPIAH.

Heroic Remedy for Existing Evils Recommended by the Investigators.

Unquestioned Constitutional Authority Which Should be Exerted.

The Whole State Should be Investigated Unless the Next Election is a Fair One.

Seats to be Refused to Persons Elected by Fraud or Crime.

The five republican members of the senate committee on privileges and elections have made their report on the Copiah case. They say the committee entered upon its task with almost inexpressible repugnance. Nothing could be more justly odious than to use such investigations and disclosures as partisan instruments, unless it be to commit, profit by, or screen the crimes which are investigated. But the rights invaded were rights declared by the national constitution, and which the national congress was bound to secure by appropriate legislation against infringement or violation by any state. If the powers already conferred upon congress by the constitution were not ample for their protection, it would be a duty to propose the granting of further powers, that the blessings of liberty and the equal protection of the laws and the right to vote without distinction of race or color, might not fall through the neglect of any state in its duty. The report says that the protection of the right to vote secured by the fourteenth and fifteenth amendments to the constitution is the concern of the whole people, and no argument of the census of 1880 showed 6,630,000 free colored population. The former slave states. Those were counted on to give those states their representation in congress, and the electoral college. Forty-four members of the house of representatives and forty-four electors were given to these states by this section and state and individual their fullest discretion, to their action in the premises whenever the conditions warrant it.

We would deal with this question, it continues, with the caution due to its gravity. The American people mean to assure to every citizen the right to vote, and to the full exercise of their political rights. They will bear much, as they have already borne much, rather than resort to questionable or even to unusual remedies. But they cannot permit a minority in the states to abuse the confidence of the nation, or to use the power by fraud or force, and thereby to impose upon the whole country legislation or administration to which the majority had never given its consent. It is to be hoped that the states will not be tempted to such a condition of things from becoming permanent in that state is shall compel congress to enter upon the discussion whether its representation in congress must be diminished.

No election for national officers was pending in Mississippi in 1883. No national issues were involved unless the legislature then chosen should be called upon to fill a vacancy in the senate. But the evidence was between a great national organization and its opponents. To overcome those opponents by terror and crime in one year will surely prevent them from asserting their freedom the next. We cannot doubt that the methods of the states to the election of national officers in Copiah in 1883 will be a full operation so far as they may be needed in determining the vote of Mississippi for presidential electors and members of congress in 1884.

From the facts presented to them the committee conclude that a conspiracy, organized by representative young democrats with the connivance of that party in Copiah, was entered into to drive their opponents from the polls. That the end of the mob was to prevent the democratic party from participating in the election, and to secure, ending in murder, one of the victims being wealthy and generally respected white man. During the whole time that these outrages were going on the democratic state officers remained passive, and thus allowed the election to be turned into a mockery.

From evidence received from various sources the majority of the committee say they are convinced that the same condition of things exists in the other counties of the state, and after mentioning some of the crimes which are known to have been committed, they say that so long as any considerable political party shall deem it for its interest to connivance such crimes, the democratic party will be driven from the polls. But they little understand the spirit of the age, the temper of the American people, or the power of education and freedom, who believe that these things can long endure when held up to the daylight. The committee are convinced that the democratic party will not long fail of full effect upon the people of an American state.

It is urged that what are the events of the election of 1883 have been kept from the newspapers. The sensitiveness of most of the democratic witnesses, who were above the level of mere ruffianism to their condition, showed itself through their tone of bravado and defiance. If the democratic party has no powers enough in its arsenal for the protection of all the rights it confers or recognizes, the people on being satisfied of the fact will confer others.

The great prices for which these crimes were committed, the right to vote of the grasp of those who committed them by the exercise of an unquestioned constitutional authority. Each house of congress is imperatively required by its duty to refuse seats to persons whose election is directly or indirectly due to crime, either of violence or fraud. The committee recommend the publication for the use of the American people of the testimony they have taken.

They further recommend the passage of a bill No. 15, which is designed to furnish a remedy for some of the evils which are disclosed. They further recommend that after the next election in Mississippi, unless the same shall be unquestionably fair and free, there shall be a full investigation of the condition of things in that state with a view to determining the question whether republican government exists there, and whether it is entitled to its existing representation or has forfeited it in whole or in part by reason of the denial or infringement of the right to vote of any portion of its people. The question of admitting to the senate further legislation, and of the necessity of conferring new powers on

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AN EMINENT SURGEON GONE.

Prof. S. D. Gross Dies—Sketch of His Distinguished and Useful Career.

PHILADELPHIA, PA., May 6.—Prof. S. D. Gross, the eminent surgeon, died this afternoon at his residence in this city. His condition had for some five days past been very low, and it was not believed by reason of the tenuous character of his disease and his age that he could possibly recover. He grew rapidly worse yesterday, and to-day his condition was still unfavorable. He sank gradually until 12:40 o'clock this afternoon, when he died. Samuel D. Gross, M. D., LL. D., D. C. L., Orono, Pa., was born in 1805. He was a demonstrator of anatomy in the medical college of Ohio. Two years later he was chosen professor of pathological anatomy in the medical department of the college at Cincinnati. He next assumed the chair of surgery at the University of Louisville, which he filled for ten years. He then accepted a similar post in the University of New York. He returned to Philadelphia, but left there again at the summons of his alma mater, Jefferson Medical college, where he labored for twenty-six years. Shortly after settling in this city, he founded the Philadelphia Pathological society, of which he was the first president. In 1867 he was elected president of the American Medical association. Four years later he was chosen chairman of the Teachers' Medical convention at Washington. In June of the same year he was elected president of the Pennsylvania Medical society, and in 1872 he went to Europe. The university of Oxford, while Dr. Gross was in England, held its one thousandth commemoration, and, as a feature of that occasion, graciously complimented the American faculty of medicine in conferring upon its distinguished representative the honorary degree of D. C. L. Mbe University of Cambridge, in 1880, followed the example of its sister institution by conferring upon Dr. Gross the degree of LL. D. which he had previously received from Jefferson college, and at the recent tercentennial of the University of Edinburgh he was granted the honorary degree of LL. D. September, 1874. Dr. Gross was elected to the presidency of the international medical congress, which met in this city. Four years afterward the eminent surgeon founded the American Surgical association, which met at Washington, and of which he was president. In 1882 Dr. Gross organized the American Academy of Surgery, but in the same year, signified by his bringing out a new edition of his celebrated work on surgery, which has been translated into several languages, he resigned his professorship at Jefferson college.

Dr. Gross was one of the founders and early presidents of the Kentucky State Medical society, and has been elected an active or honorary member of the Royal and National Medical societies of England, Scotland, Austria, Norway and other European states.

OTHER NOTED DEATHS.

NEW YORK, May 6.—Dr. A. Randolph Mott, the resident physician at the Riverside hospital, on Blackwell's island, who was attacked recently by typhus fever, caught from patients whom he was attending, died to-day. He was a native of Westchester, N. Y., where his father is now a practicing physician.

PATERSON, N. J., May 6.—Isaac Van Wagoner, a prominent lawyer and surrogate for ten years after 1870, died in this city last night of Bright's disease, aged 58 years. The cause of his death was attributed to overwork.

NEW ORLEANS, May 6.—Col Thomas H. Hunt, treasurer of the World's Exposition, died to-day, aged 70 years.

A CHURCH TREASURER DISAPPEARS.

His Family Left Behind and His Accounts Short \$10,000.

PHILADELPHIA, PA., May 6.—President George Jenkins, of the board of trustees of the general assembly of the Presbyterian church, has just discovered that Eugene C. Woodward, treasurer of the church board of education, is a defaulter to the amount of \$10,000. He has fled from the city. Mr. Woodward's family are unable to account for his desertion of them, for his domestic relations were particularly happy.

The most charitable person known in the city, and which is advanced by a confidential friend, is that his mind was unbalanced, and that the money was taken without criminal intent. Mr. Woodward is the father of seven children, and lived happily with his wife and family in a comfortable house at Ridgely park. He had been connected with the board of trustees for twelve years, and was given the responsible position of treasurer a few years ago because of his upright character and general capability.

It is not probable that his disappearance was the result of a confession of inability to handle the intricate problem at issue, or else a rash eagerness to do what was at once uncalculated for, unwise, and unfortunate. It appeared to be agitation only for the sake of agitation—always a mistake. It was the clear dictate of common sense to wait until the effect of the last tariff bill could be learned, and then say for all the passion and turbulence of a presidential election a question in which the public welfare was so deeply concerned, and which, if possible, should never be made a purely partisan issue.

This 20 per cent. reduction was not so dangerous for what it did as for what it promised. In this respect there was no room for conjecture. It was reported to be a first step toward free trade. Let gentlemen consider what free trade, so-called, meant. It meant a change of our whole scheme of collecting revenue. The people had become accustomed to import duty, and it had been proved to be the safest and best method of raising revenue. The tariff was a source of revenue, and the result was a more perfect union in order to provide for the common defense and the general welfare. The bill bore a captivating caption, and it was, doubtless, intended to be captivating.

It did not abolish war taxes, for if it did it would repeal internal revenue taxes. If those taxes were abolished there would be no surplus revenue, and the administration of public affairs would be run properly and well. The tariff revenue for this year was \$10,000,000. The tariff was a source of revenue, and the result was a more perfect union in order to provide for the common defense and the general welfare. The bill bore a captivating caption, and it was, doubtless, intended to be captivating.

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THE HORIZONTAL IDEA.

Is Too Turned Up to the Daisies by the Divided Democracy.

Scenes and Incidents at the Beholding of the Morrison Bill.

The Closing Speeches for and Against the Measure—The Final Vote.

The Galleries Join the Members in Cheering and Hissing the Result.

The house of representatives was almost as much of an attraction yesterday as the circus. Immense crowds turned their steps in that direction at an early hour, and by the time the hour for beginning business had arrived, the demand for seats had exceeded the supply. The scene in the hall on the floor, and in the galleries was suggestive of adjournment day. Nearly all the members were present, 314 answering to their names on the final roll-call, on the motion to strike out the enacting clause of Mr. Morrison's famous horizontal tariff bill. The galleries were gay with elegant dresses and bright faces, the ladies being out in force. The diplomatic gallery was over filled with representatives of foreign nations, the private galleries were crowded to the utmost. Even the correspondents' gallery, which is usually quite equal to the demands made upon it, was thronged, and many of those who had most to do were compelled to stand up. The space in the rear of the house presented a busy scene, and it was here that the leaders marshaled their forces and waited with impatience the time for voting.

The business of the morning hour was quickly dispensed with, and the house went into committee of the whole, with Mr. Cox in the chair.

Mr. Brown, of Pennsylvania, took the floor and made a brief speech in opposition to the bill.